

**ABSTRACT**

1       A computer-implemented method for ensuring non-repudiation of a payment request  
2   and/or other action may include a step of receiving, over a network, the payment request together  
3   with a digital certificate identifying a user having caused the payment request to be generated.  
4   The certificate may include certificate-identifying information, user-identifying information,  
5   authority information that defines and delimits the authority of the user to make the payment  
6   request. The certificate-identifying information and the user-identifying information included  
7   within the received certificate may be validated. The authority information included within the  
8   received certificate may then be validated. The payment request and/or other action is then only  
9   executed when the certificate-identifying information, the user-identifying information and the  
10   authority information within the received certificate are successfully validated.